

Information to identify the case:		
Debtor 1:	Tammy L St. Germain	Social Security number or ITIN: xxx-xx-6554
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Thomas J St. Germain	Social Security number or ITIN: xxx-xx-2443
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 5/22/24
Case number:	24-07649	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammy L St. Germain	Thomas J St. Germain
2. All other names used in the last 8 years		
3. Address	1711 Glenford Drive Plainfield, IL 60586	1711 Glenford Drive Plainfield, IL 60586
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 5/23/24

For more information, see page 2

Case number 24-07649

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 9/30/24

Filing deadline: 11/18/24

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Tammy L St. Germain
Thomas J St. Germain
Debtors

Case No. 24-07649-DLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: May 23, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Tammy L St. Germain, Thomas J St. Germain, 1711 Glenford Drive, Plainfield, IL 60586-4182
30858382	+ Duly Health and Care, P.O Box 713244, Chicago, IL 60674-0001
30858383	Edwards Hospital, PO Box 776940, Chicago, IL 60677-6940

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	May 23 2024 22:17:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	May 23 2024 22:17:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	May 23 2024 22:17:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30858373	+ EDI: GMACFS.COM	May 24 2024 02:13:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
30858376	+ EDI: CRFRSTNA.COM	May 24 2024 02:13:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
30858374	+ EDI: CAPITALONE.COM	May 24 2024 02:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30858375	+ EDI: CAPONEAUTO.COM	May 24 2024 02:13:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
30858377	+ EDI: CITICORP	May 24 2024 02:13:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30858378	+ EDI: CITICORP	May 24 2024 02:13:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30858379	+ EDI: WFNNB.COM	May 24 2024 02:13:00	Comenity Bank/Petland, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30858380	+ Email/PDF: creditonebknofications@resurgent.com	May 23 2024 22:20:33	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30858381	+ EDI: DISCOVER	May 24 2024 02:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30858384	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 23 2024 22:17:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555

District/off: 0752-1

User: admin

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30858399	EDI: IRS.COM	May 24 2024 02:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30858385	+ Email/Text: PBNCNotifications@peritussservices.com	May 23 2024 22:17:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30858388	Email/Text: Bankruptcy@nafinc.com	May 23 2024 22:17:00	New American Funding, Attn: Bankruptcy, 14511 Myford Rd, Ste 100, Tustin, CA 92780
30858387	+ EDI: MAXMSAIDV	May 24 2024 02:13:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
30858389	+ Email/Text: bnc@nordstrom.com	May 23 2024 22:17:38	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
30858390	+ Email/Text: Collections@numarkcu.org	May 23 2024 22:18:00	Numark Credit Union, Attn: Bankruptcy, Po Box 2729, Joliet, IL 60434-2729
30858391	+ EDI: AGFINANCE.COM	May 24 2024 02:13:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30858392	+ EDI: SYNC	May 24 2024 02:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30858393	+ EDI: SYNC	May 24 2024 02:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30858394	+ EDI: SYNC	May 24 2024 02:13:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30858395	+ EDI: SYNC	May 24 2024 02:13:00	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30858396	+ EDI: SYNC	May 24 2024 02:13:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30858397	+ EDI: USBANKARS.COM	May 24 2024 02:13:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
30858398	+ EDI: LCIUPSTART	May 24 2024 02:13:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30858386	##+	Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

District/off: 0752-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:**

Name	Email Address
David H Cutler	on behalf of Debtor 1 Tammy L St. Germain cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3